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DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS

That HOME OWNERS FEDERAL SAVINGS AND LOAN ASSOCIATION, with offices at 3 Burlington Woods, Burlington, Mass 01803 ("Home Owners") and KNUTSON MORTGAGE CORPORATION, a Delaware Corporation, with offices at 8400 Normandale Lake Boulevard, Suite 600, Bloomington, Minnesota 55437 ("Knutson") have made, constituted and appointed, and by these presents do make, constitute and appoint FIREMAN'S FUND MORTGAGE CORPORATION, a Delaware corporation, having its principal place of business at 27555 Farmington Road, Farmington Hills, Michigan 48018 their true and lawful agent and attorney in-fact (hereinafter referred to as "the Attorney"), and in their name, place and stead to make, execute, endorse, amend, modify, acknowledge, deliver and receive all and every document whatsoever which may be required of the Attorney in connection with its role as subservicer under the Standard Provisions of an Agreement dated November 30, 1988 with Home Owners, which activities shall include but not be limited to the execution and delivery of cancelled promissory notes together with the satisfaction of security instruments securing or collateralizing such notes; partial releases of security instruments; conversions of adjustable rate instruments to fixed rate instruments in accordance with the instruments' terms; modifications or amendments to promissory notes or to security instruments entered into in connection with such promissory notes; instruments of conveyance; affidavits and any and all other instruments, agreements and documents as the said Attorney may deem reasonably appropriate; provided, however, such authority granted to the Attorney shall not be broader or more expansive than the authority granted Home Owners and Knutson by the Federal Home Loan Mortgage Corporation.

The undersigned give to said Attorney full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said Attorney shall lawfully do or cause to be done by authority hereof.

This limited power of attorney is effective as of the 16th day of February 1989 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) the suspension or termination of the Attorney as a Seller or Servicer of mortgages to the Federal Home Loan Mortgage Corporation,
- (ii) the transfer of servicing from the Attorney to another Servicer for cause,
- (iii) the appointment of a receiver or conservator with respect to the business of the Attorney, or

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(iv) the filing of a voluntary or involuntary petition in bankruptcy by the Attorney.

Home Owners and Knutson hereby ratify and confirm all that the Attorney shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers granted herein.

IN WITNESS WHEREOF the undersigned have caused these presents to be signed in their name by their undersigned officers, and their seal affixed this 20th day of January, 1989.

HOME OWNERS FEDERAL SAVINGS AND LOAN ASSOCIATION

ATTEST:

*John J. Smith* BY: *Mary Anne Ashmore*  
Assistant Secretary ITS: Assistant Secretary  
(Corporate Seal)

KNUTSON MORTGAGE CORPORATION

ATTEST:

*John M. King* BY: *R. King Hamilton*  
Assistant Secretary ITS: Assistant Vice President  
(Corporate Seal)

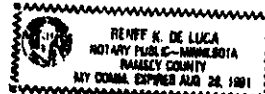
STATE OF MINNESOTA

COUNTY OF HENNEPIN

I, Renee DeLuca, a Notary Public in and for said County and State, do hereby certify that Mary Anne Ashmore, personally known to me to be the same person whose name is subscribed to the foregoing instrument as Assistant Secretary, of HOME OWNERS FEDERAL SAVINGS AND LOAN ASSOCIATION, appeared before me this day in person and acknowledged that he signed, sealed with the corporate seal of said corporation, and delivered the said instrument as his own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 20th day of January, 1989.

*Renee DeLuca*  
NOTARY PUBLIC



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STATE OF MINNESOTA

COUNTY OF HENNEPIN

I, Renee DeLuca, a Notary Public in and for said County and State, do hereby certify that King Hamilton, personally known to me to be the same person whose name is subscribed to the foregoing instrument as Assistant Vice President, of KNUTSON MORTGAGE CORPORATION, a Delaware Corporation, appeared before me this day in person and acknowledged that he signed, sealed with the corporate seal of said corporation, and delivered the said instrument as his own free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 20th day of January, 1989.

*Renee DeLuca*  
NOTARY PUBLIC



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 27th day of August, 1989, Bertha Henry, Interim County Administrator.  
By *Margaret Selue*  
Deputy Clerk

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